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ABSTRACT

Designed as a 4-9 week cumulative unit on economics for junior high school classes, this award-winning program introduces students to the economic bases of past, present, and future American lifestyles. Following introductory information on the authors, rationale, and objectives, a suggested 6-week lesson plan is presented designed to help teachers organize activities and materials. This is followed by a list of 7 enrichment activities and 16 student projects that provide opportunities for applying knowledge learned through the unit. The remainder of the material contains lessons and student activities. Examples of activities are: differentiating between luxury and necessity, acquiring vocabulary, examining how times have changed, comparing inflation in three time periods, discovering economic implications in words to songs, and exploring one's town. The focal point of the unit is a computer game, "The Budget Balance Challenge," which provides students with a simulated experience of economic living in our society. Students learn to recognize and re-evaluate wants, make economic trade-offs, and understand how personal values and habits influence the economic framework of society. Teacher answer keys are provided for all relevant activities. An appendix contains answer keys and additional activities. (LP)

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LIFESTYLES: PAST, PRESENT, FUTURE

A Unit to Integrate Economics

in

The Junior High Classroom.

*First Place: Junior High

1981

Eric Hyler
Linda Hyler

SO 015 131

*Paper presented at Perry Middle School. Paper prepared for the International Paper Company Foundation's 20th Annual National Awards Program for the Teaching of Economics (1981-1982).

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Lifestyles - I Wish I Had. . . . . Green
Lifestyles - Vocabulary Flashcards . . . . . Red
Print out of the BBC computer game

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Perry, Kansas 66073

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2734 Louisiana
Lawrence, Kansas 66044

Home: 3027 Tomahawk Drive
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Superintendent: Mr James Shepherd-Perry
Dr. Carl Knox-Lawrence

Principal: Henry Murphy-Perry Middle School
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About The Authors

A 1971 graduate of Kansas University with a B.S. in social studies education, Eric Hyler has taught seventh and eighth grade social studies at Perry Middle School for eleven years. During that time, he completed an M.S. in educational administration at KU. Currently, he is working on a dissertation as a final requirement for an Ed.D. in curriculum and instruction with emphasis in economic education. During a semester of residency at KU, Eric worked for the Center for Economic Education as a curriculum developer. His professional growth has continued by serving as an officer of Phi Delta Kappa, as a member of the social studies curriculum committee for KU's new five year teacher education program, and on numerous district committees. In addition, Eric was appointed to the Lawrence Citizens' Advisory Council. Combining the knowledge of an educator with the skills of practical classroom experience, Eric has challenged students with many innovative projects. One of the most recent was an interdisciplinary unit with the art teacher. This student project resulted in a much acclaimed 26' x 8' oil-painted mural of America's past on his classroom wall.

Linda Royer Hyler received a B.S. in language arts education in 1974 and an M.A. in 1978 from Kansas University. She is currently completing coursework for a Ph.D. in educational administration and a minor in curriculum and instruction with emphasis on microcomputer work. She has also taught graduate and undergraduate courses in educational computing for the School of Education. As a seventh and eighth grade English teacher for three years at Jefferson West Middle School, Linda's students received many awards. Students had their original writings published in Scholastic's Scope magazine and in Young America Sings. One eighth grade writing project resulted in Linda and Eric visiting Anne Frank's father Otto in Switzerland in 1977. For the past five years, Linda has taught eighth grade CL (history and English integrated during a two-hour block of time) and ninth grade basic English at South Junior High. As team leader, she received a monetary award from the Kansas State Department of Education to assist in developing a handicapped awareness unit. This past year she was her district's nominee for Kansas Teacher of the Year. She has served on numerous district committees and is an active member of Delta Kappa Gamma, Phi Delta Kappa, and currently serves a second term as president of her P.E.O. chapter.

Description and Rationale

In today's ever-changing society, it is important for educators to "remain current" and help prepare students for the world they will face once they finish their formal education. Often times a look at our past will enhance an understanding of our present and future. The understanding of economics in our society is a vital part of this preparation in every person's life. Since students learn better when concepts are interrelated, this unit was specifically designed to integrate and emphasize these economic concepts in an eighth grade history classroom. In addition to integrating economic concepts, skills such as reading, writing, and spelling are incorporated. Consequently, in this unit, students are not being asked to improve skills or learn concepts in isolation. Rather the emphasis is on learning by doing and therefore understanding relationships.

Lifestyle is defined as the comparison/ration of leisure time to work time. This unit will focus on how people work, dress, and play in the past, present, and future. In order for students to better understand today's lifestyles, they must explore past American lifestyles. Through various activities, students will examine our heritage. This information will provide the foundation for a look at today's lifestyles. All students certainly have ideas about the type of lifestyle they wish to pursue. The heart of this unit is the computer game, "The Budget Balance Challenge." It provides students with a simulated experience of economically living in our society. However, after playing this game for the first time, students soon learn that they may not be able to have everything they want. They will probably have to re-evaluate their wants and make some economic tradeoffs for a second playing of the game. As Purdue consumer economist, Leslie A. Bryan, said, "We spend eighteen plus years preparing our youth for occupations but generally less than a few hours on the value, use, and protection of the assets they will earn during their careers." With this game an attempt has been made to equip our students with at least the concerns of what their economic future might hold and decisions that might have to be made. From this students can learn to recognize that their own personal values and habits will determine how America will evolve, furthermore, each student should understand that one of the keys to enjoying life is economic literacy!

There are a variety of activities included in this unit. Not all activites must be taught. The unit is flexible enough so that teachers may select the most appropriate activites for their course. However, a sample set of lesson plans are included for this unit. Ideally, this unit would be used for a four to nine week time period at the end of the year. It is an attempt to pull together the material covered during the year in a rather unique fashion!

Objectives

Students will be exposed to and gain insight into the impact of the American lifestyle(s) through an exploration of American history. Students will explore this impact through readings, film, science, and social science. In the course of study, students will wrestle with the following questions:

1. What is a lifestyle?
2. Does culture and environment have an effect on lifestyles?
3. How have lifestyles changed over time?
4. What is the ideal lifestyle? Is there such a thing for everyone?
5. What will your lifestyle be like in the year 2000?

Responses to this thematic unit will come through creative and reflective writings, oral discussions, learning centers, learning activity packages, and simulations.

This unit is easily adapted for any grade level of a middle school or junior high. However, the materials and approach in this unit have been written with eighth graders in mind.

Students will gain knowledge of

1. the concept of lifestyle.
2. how an environment influences one's lifestyle.
3. lifestyles past, present, and future.
4. our economic system.
5. the persistent economic problems faced by the individual and society - wants and scarce resources.
6. the value of (or lack of) technology in a society's lifestyle.
7. the fact that lifestyles and societies are historically dynamic and not static.

Students will gain skills in

1. taking notes.
2. listening.
3. critical thinking.
4. library and media research.
5. written composition.
6. self-expression.
7. personal decision-making.
8. doing first-hand research.
9. vocabulary.
10. spelling.
11. self-motivation by planning and carrying out an individual project of personal interest about the theme.
12. group and interpersonal communication activities.
13. using the microcomputer.
14. balancing a monthly budget.

Lesson Plans

The following lesson plans are only suggestions. Note that the length of time for this unit depends on the number of activities used, the amount of class discussion, the teacher expectations on the student projects and the amount of time alloted in class, and the number of enrichment activites used. There are no enrichment activites included in the following lesson plans since the needs of each class varies so much.

WEEK I - A pretest should be developed and given.
- Discuss and define lifestyle.
- Pass out Student Project List and set dead lines.
- Luxury or Necessity worksheet (Define luxury and necessity. Are luxuries/necessities the same for all people? Do luxuries/necessities vary through the years?)
- Work on individual projects.

WEEK II- Learning packages - Lifestyles Past
- How Times Have Changed
- Musical History
- My Town
- Work on individual projects.

WEEKIII- Literature Activities
- BBC computer simulation
- BBC Search and Find (Use either one as they contain the same words or divide the class into competing teams.)
- Work on individual projects.

WEEK IV- BBC computer simulation
- Crossword
- Learning packages
  - Consumer Comparison
  - Daily Living Costs
  - Money - What's It Worth?
  - Needs and Wants: A Consumer Coat of Arms
  - I Wish I Had. . .
  - Vocabulary Flashcards
- Work on individual projects.

WEEK V - Learning packages (cont.)
- Buying on Time
- When I Was Your Age. . .
- $$$$
- Work on individual projects.

WEEK VI- Learning packages - Future
- Finish individual projects and present to class
- Test
- Student evaulation of unit

Test

Although a pre and post test should be given, one is not included since the make-up of the test would depend on what materials in this unit that a teacher would select to use and what material would be emphasized. However, a test might ideally include some vocabulary work, some questions that included application of the knowledge gained, and some essay work.

Enrichment Activities

1. Invite a government official to explain to the class how taxes are spent.

2. Invite a bank official to explain
   - the importance of saving.
   - purposes of a bank.
   - the federal reserve system.
   - the value of money/inflation.
   - the history of money.
   -counterfeiting - its harm to society, etc.

3. Invite a representative of a charitable organization (United Way, Salvation Army, etc.) to explain why donations are important and how they are spent.

4. Ask someone to explain the Consumer Price Index.

5. Have students look through their local newspaper and circle all the things in them that they would like to own. When five minutes are up, ask them to locate the one circled item that they want the most. Why did they select that item over the others? How much does it cost? How would they pay for it. Discuss the fact of making economic choices daily and that these choices are based on limited resources and unlimited wants. How do these choices influence a person's lifestyle - success and happiness?

6. Tell students they have x dollars to spend. Supply them with catalogs. Have them furnish a house within the dollar boundary set. Discuss their selections - needs vs. wants. Decrease the dollar amount. What would they eliminate and why? How would their lifestyle in this house be changed by eliminating the selected item(s).

7. Have students work in teams or in pairs to develop a crossword or search and find about people who have made contributions that affected the American society. Discuss how such contributions to society have a "trickle down" affect on an individual's lifestyle. (See Appendix for one student sample project.)

Student Project List

1. Research an occupation you are interested in pursuing. Write letters, conduct inteviews, and read brochures about this occupation. What about the future of this occupation? How might this occupation affect your future lifestyle? Prepare a report.

2. Prepare a poster/chart and paper explaining where one's tax dollar(s) go(es). What affect does the government's spending have on your lifestyle.

3. Prepare a report about past jobs that no longer exist or are greatly reduced in number (pony express rider, cooper, blacksmith, etc.) Why did the demand for these jobs change? How was society changed?

4. Working with your parents, help decide how the family's money should be spent. Keep a ledger for a month.

5. Often times inventions create new jobs. The automobile gave birth to a variety of new occupations. How did the auto change the job market? How did it change people's lifestyles? (You might want to pick something other than the automobile. Go right ahead.)

6. Often times inventions cause the lose of jobs. Select an invention and tell what jobs were lost. How was society changed. (#5 and #6 may be combined.)

7. Do a survey of how people spend their leisure time and what it costs them. Include opportunity costs.

8. Often times people do not have the cash in hand to buy an item (house, car, motorcycle, stereo, television, etc) they want/need. When people buy on credit, the item ends up costing more. Check out the cost of paying cash vs. financing several items. Make a chart to show the financed cost at different interest rates.

9. Prepare a bulletin board display of the normal business cycle vs. what happened during the Great Depression. How were people's lifestles changed?

10. Keep a chart for at least a week of the jobs listed in the newspaper. Prepare a report on the skills necessary for the type of jobs most in demand.

11. Interview a person who lived during the depression. Prepare a report.

12. What is the "cost of living"? Do a survey of local food, transportation, housing, medical costs, utilities, insurance, etc. Prepare a chart comparing your local costs to the national average.

13. Advertisers try to get people to spend their money on various goods and services. Keep track of the number of advertisements you see in a 24 hour period. How many are living necessities and how many are luxuries. Define the terms necessity and luxury.

14. Write a computer program. See Your teacher for ideas. (See Appendix.)

15. Prepare a dictionary of economic terms. Give examples of how the terms relate to your life.

16. Your own idea is surely just as good as mine. Share it with me.

Luxury or Necessity

NAME_____

List 5 necessities for someone living in the following years and explain why the items you selected were necessities.

1780

_____

_____

_____

_____

_____

1880

_____

_____

_____

_____

_____

1980

_____

_____

_____

_____

_____

List 5 luxuries for someone living in the following years and explain why the items you selected are luxuries.

1780

_____

_____

_____

_____

_____

1880

1980

NAME_____

Record your answers for "Inflation: How Times Have Changed" on this sheet.

Item	1897		1927		1982	
	Your Guess	Actual Cost	Your Guess	Actual Cost	Your Guess	Actual Cost
Man's Coat		$5.25		13.50		89.99
Lamp		1.78		2.75		49.99
Desk/Cabinet		11.50		22.95		670.98
Lawn Mower		2.35		7.95		79.99
Boy's Suite		.75		8.65		39.99
Ice Skates		.62		8.67		39.99
Violin		2.00		9.95		
Table		5.50		17.85		327.99
Women's Shoes		1.75		4.39		19.99
Trowel		.05		.33		
Pocket Knife		.04		.79		10.99
Bike				25.75		159.99
Buggy		35.90				

NAME_____

Record your answers for "Inflation: How Times Have Changed" on this sheet.

Item	1897		1927		1982	
	Your Guess	Actual Cost	Your Guess	Actual Cost	Your Guess	Actual Cost
Man's Coat						
Lamp						
Desk/Cabinet						
Lawn Mower						
Boy's Suite						
Ice Skates						
Violin					X	X
Table						
Women's Shoes						
Trowel					X	X
Pocket Knife						
Bike	X	X				
Buggy			X	X	X	X

Inflation: How Times Have Changed

1897

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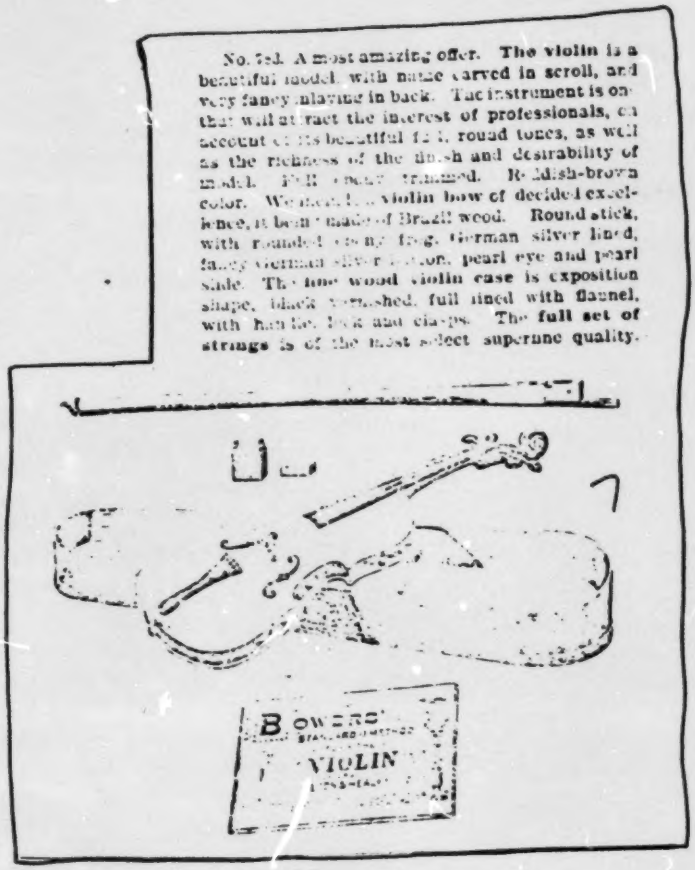
These suits run in sizes from 3 to 10 years of age. Be sure to state age or boy and whether large or small of his age.
No. 4182. TWO-PIECE SAILOR SUIT. Wash fabric, consisting of one light blue sailor blouse and one pair of knee pants. This suit is made of striped percale material, nicely made with large, square back sailor collar, lapel front. Collar, cuffs and lapel made of plain blue percale to match stripe in the garment. Collar and cuffs trimmed with two rows of fairy stitch braid, one on outside pocket to blouse, with fancy pearl buttons. Each suit is furnished with a fast color. It is good weight and a good wearable suit. Price, per suit,

The items on the following pages have been taken from an 1897, a 1927, and a 1982 Sears, Roebuck Catalog. Record what you think each item would have cost originally.

Your teacher will tell you the actual cost and see who in the class got closest to the actual cost without going over.

Why are some items no longer sold by Sears? Do you notice anything about the pricing of the 1982 items vs. the items from 1927 and 1897? Why is this pricing structure used?



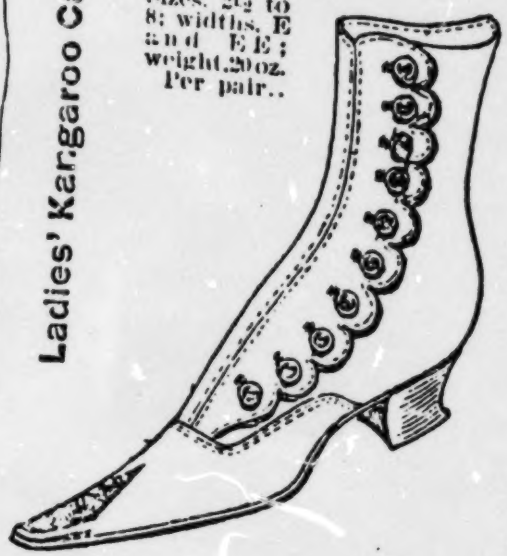
No. 761. A most amazing offer. The violin is a beautiful model, with name carved in scroll, and very fancy inlaying in back. The instrument is one that will attract the interest of professionals, on account of its beautiful full, round tones, as well as the richness of the finish and desirability of model. Full ebony trimmed. Reddish-brown color. We include a violin bow of decided excellence, it being made of Brazil wood. Round stick, with rounded ebony frog, German silver lined, fancy German silver mountings, pearl eye and pearl slide. The fine wood violin case is exposition shape, black varnished, full lined with flannel, with handle, lock and clasps. The full set of strings is of the most select superfine quality.

1897

BEST COPY AVAILABLE

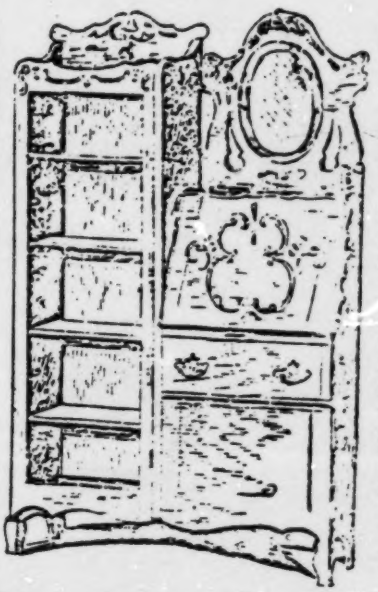
Ladies' Kangaroo Calf Shoes.

No. 3619 This shoe is not so heavy as the calf shoes are, is more pliable, made with medium heel, narrow square toe, patent leather tip, and for actual wearing qualities has no equal. Sizes, 2½ to 8; widths, E and EE; weight, 20 oz. Per pair..

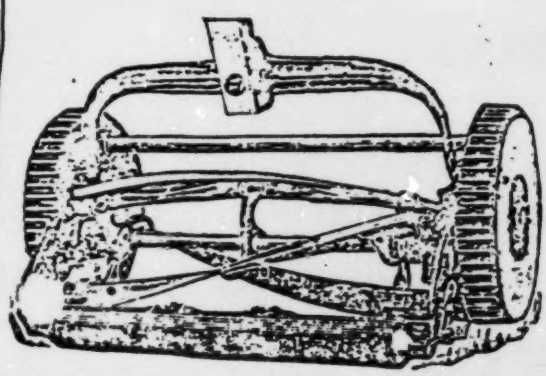


Ladies' Skates.

No. 14648. Ladies' Club Skate, with rolled cast steel polished runners, bright steel toe and heel plates, russet leather straps. Size, from 7 to 10 inches. Always give sizes in inches when ordering. Price per pair.....



No. 9241 The Combination Book Case which we show in the illustration, is one of the choicest designs for the season of 1897. It is made either in oak or birch at prices given below. This book case has glass doors with extra thick beveled glass and the shelves in the book case proper are removable and can be adjusted to any height desired. The very handsome hand carvings on this case add very greatly to its appearance, while the beautiful French plate mirror at the top is 10 to 14 inches in size and adds much to its attractiveness.

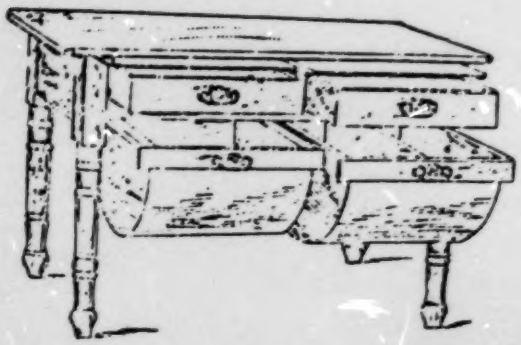


Razor Blade Acme Lawn Mower.

we offer a lawn mower which will compare favorably with any machine you can buy in your local market at double the price. After thorough and exacting tests we offer this lawn mower, confident that it will justify every claim we make for it. It is especially adapted to small lawns. It is extremely light, making it easy to carry from place to place. **Special care** has been taken in the selection of all the material entering into its construction. Simplicity of construction, easy and accurate operation, durability and finish make this undoubtedly the best light mower on the market. The mower has an improved cutter-bar of solid tool steel, tempered and oiled. **The knives** have a positive shear cut and are regulated by the improved micrometer adjustment. **The shafts** run in phosphor bronze bearings, adding greatly to the ease and smoothness of running. **New malleable iron handle brace made in one piece. Diameter of traction wheel, 7 inches; reel, 5 inches.**

1897 BEST COPY AVAILABLE

Handy Kitchen Table.



No. 9163 Among the inventions for assisting the housekeeper we know of nothing that is more convenient or satisfactory for household uses than the kitchen table we illustrate above. You can gain but very little idea from the illustration of the genuine value of this special table. It saves the tired housewife many a weary step, and keeps all the articles which can be contained therein sweet and clean. It contains, as shown in illustration, **two flour bins, one with two compartments** and the other with one, all of them large and roomy. Besides, it has **two drawers** with compartments for cutlery, etc., **and two convenient slides.** This kitchen table is made of the best hard wood with bass wood top and the size of top is 30 x 48 inches. The table is **strongly constructed** and will last a lifetime. It is well finished and presents a good appearance. It weighs about 60 lbs., and goes as second-class freight. Our special price .....

Men's Fashionable Box-Style Mackintosh Coats.

The latest and most popular style mackintosh coats made. Don't let this season go by without supplying yourself with one of these handsome and thoroughly dependable garments. Our prices will enable you to secure one of these strictly high-grade coats at a price which will clearly prove to you that we are masters of the mackintosh business in this country.

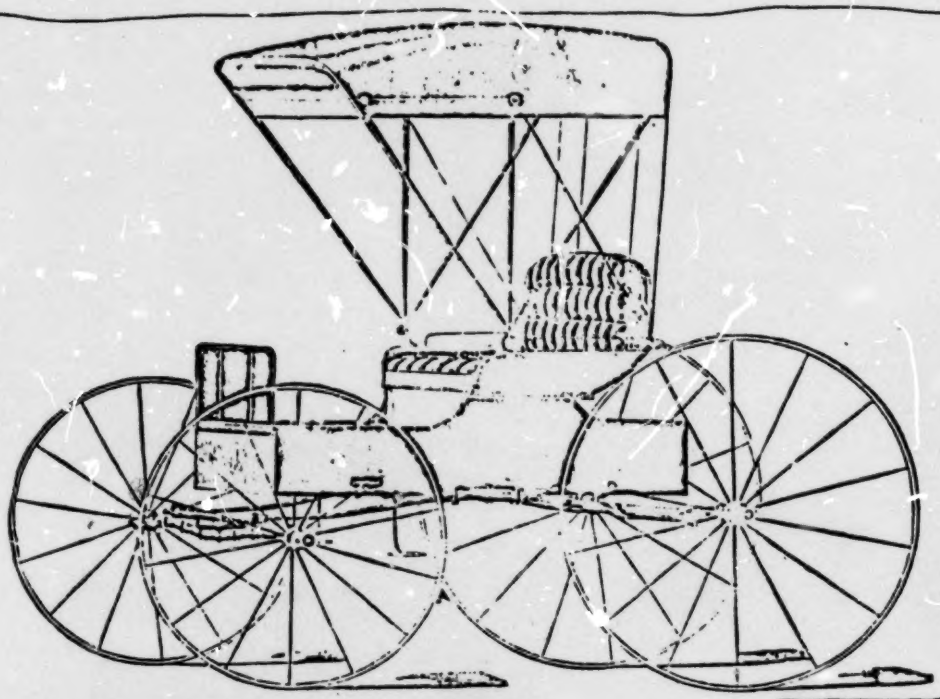
No. 21886 Men's Latest Style Double-texture, Double-breasted Box Style Mackintosh Coats. Made from fine all-wool cashmere. Seams are sewed, strapped and cemented; large velvet collar; strapped and cemented pockets; ventilated armholes; silk sewed buttonholes; first-class material and workmanship throughout. This is a strictly up-to-date garment, very new and dressy, and can be worn as an overcoat. Has a fancy plaid lining throughout. Box coats will be very much in demand this season, and this is an exceptionally nice one at a very low price. We have them in plain black or navy blue. Sizes run from 36 inches to 48 inches breast measure; average length is 54 inches.

Price, each.....

No. 9560. Vase Lamp. Extra large size. Nicely proportioned and an ornament to any parlor, large climax burner. The decoration is a finely executed design of flowers in natural tints and colorings. Price.....

1897

BEST COPY AVAILABLE



GENERAL DESCRIPTION.

BODY—The frame of the body is made of the best seasoned white ash, mortised, glued and screwed. **THE PANELS** and **SEATS** are made of the best seasoned poplar, all screwed, plugged and glued. **THE SILL** is rabbeted out and the floor sets in this rabbett, letting the floor down even and flush with top sill. **THE STEP BAR** is of seasoned oak and gained in the sill from the under side, making it impossible to break through the bottom when putting your weight on the step. Has full length Norway iron **BODY LOOPS**, 6 inch **RUB IRONS**. **THE BODY** is 52 inches long, 22 inches wide at bottom, 24 inches at top. **PANELS**, 8 inches deep. Made with two braces to the panel inside in addition to the seat frame brace. **SEAT** is 27 inches wide at the bottom, 15 inches deep, and 38½ inches to top of seat panel. **SEAT PANEL** is 26 inches deep, 11 inches from the floor to the bottom of seat and 15 inches from the floor to the top of cushion. **THE SEAT** is held to the body by two wrought iron seat rods going through the sills. Distance from top of cushion to roof of top, 30 inches; inside measure, at 37 inches; between the bows at top is 44 inches.

We can furnish any of these rigs in three-fourths size when desired, making the BODY 19 inches wide at the bottom and 20 inches at the top; **SEAT** 24 inches at bottom and 30½ inches at top. Height of back, depth of panels, length of top, distance between top cushions and roof are the same as the regular sized buggy, and constructed in the same substantial and workmanlike manner.

GEARS—These buggies have our regular 1⅝-16 inch double collar, best STEEL AXLE with a graceful downward sweep; HICKORY AXLE CAPS already fitted to the axle, double leaded best hickory with steel plates running the entire length. The GEARS are substantially braced by wrought iron stays running from the front spring bar to the rear axle. We use the best Sarven patent wheel, the best Sarven patent dished wheel with long bent bands of steel. The SPRING BARS are long and heavy with handsome scroll cut on the ends.

No. 1672 **Garden Trowel.** Steel blade 6 inches long, steel shank. Hardwood handle, cherry finish.

Boys' Pocket Knives.

Postage, 4c extra.

No. 14842 Metal Handle Knife, 1 blade, iron lined; a clipper; 2¾ inches. Each.....

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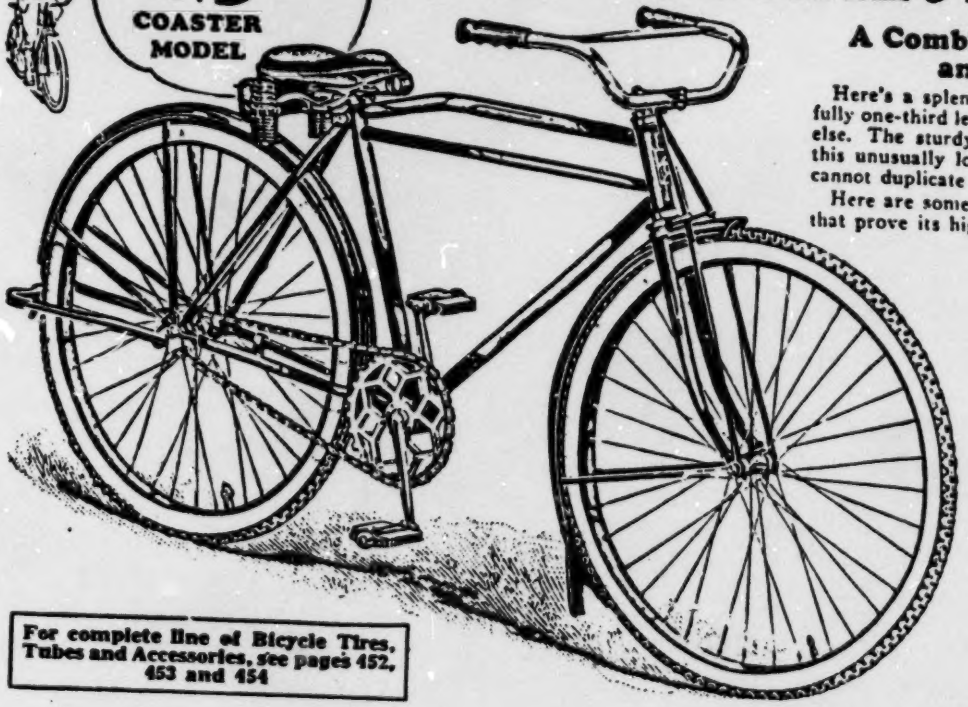
1927

ELGIN SPECIAL *Motor-Bike*

$ . . .

COASTER MODEL



A Combination of Beauty and Strength

Here's a splendid high grade Motor-Bike at fully one-third less than it would cost anywhere else. The sturdy construction, combined with this unusually low price, make it a value you cannot duplicate elsewhere.

Here are some of the features of this model that prove its high quality!

Motor-Bike frame is made of 1-inch seamless steel tubing, truss type. Furnished in 22-inch size. Equipped with the well known Red Studded Tread Tires, 28x1¼ inches, single tube cement-on type.

Motor-Bike handle bars, complete with substantial reinforcing bar with diamond tapered ends; popular style rubber grips.

New Departure Coaster Brake.

Troxel Top Notch Saddle, with beehive type cushion springs.

Substantial Motor-Bike type stand.

Attractive cherry red finish, nickel plated metal parts.

Substantial tool bag, with bicycle wrench, hand pump, tube of tire repair cement and oiler.

28K13725—Our Elgin Special Motor-Bike Model, equipped with New Departure Coaster Brake. Shipping weight, 62 pounds.

For complete line of Bicycle Tires, Tubes and Accessories, see pages 452, 453 and 454

1927

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Clothing Order Blank Is on Page 1094

You'll See Chesterfields Everywhere You Go

Back come the Chesterfields! Once again the plain and straight lines of the Chesterfield model overcoat are in style. In contrast to the new and colorful patterns in men's suits is the somber blue shown in these dignified overcoats. This handsome garment is made from a warm and heavy all wool overcoating. Stylishly cut in a double breasted model, with medium wide lapels and a rich velvet collar. Full lined sleeves. Excellently made throughout. Abreast of the times with Style that's one of the first things our "Great Store for Men" is noted for. Length, about 46 inches.

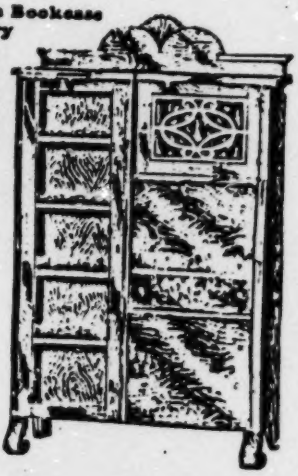
SIZES—34 to 44 inches chest. State chest measure taken over vest. Shpg. wt., 6¼ lbs.

45K8360—Dark Blue.....

An Impressive Lamp

Beautiful in design and ... style. Yet we offer it at an astonishingly low price. Base is made of glass in dark olive green mottled effect, with fancy decorations of red and gold. Shade is of old rose cotton cloth with fancy braid and spotted flower. Has one chain pull socket and plug. Height to top of Shade 14 inches. Shade 10 inches ... 34K8112

Combination Bookcase and Secretary



Book section holds about 170 average size books. Four adjustable shelves. Desk section has pigeonhole case with imitation drawer. Above desk is cupboard with mirrored door covered with a fancy cut grille. Made of oak, golden gloss or fumed finish, or of hardwood, walnut or mahogany finish. Height, 62 in.; width, 36 in. Mirror, 8x11 in. Shipping weight, 140 pounds. Shipped from factory in ROCKFORD, ILL.

1K3120½

Cash Price

Golden oak.....$
Fumed oak.....
Mahogany finish.
Walnut finish....

Fulton Defiance Lawn Mowers

Ball Bearing—Smooth Running

Highest quality steel ball bearings make the Fulton Defiance the lightest, smoothest, easiest running mower you can buy at anywhere near our price. All bearings are perfectly ground and are dustproof throughout. Fulton Defiance Mowers are unusually good and well-nigh on the very most mechanical principles. Revolving cutters that cannot be thrown out of adjustment and do not leave the grass tagged as in the types which have lighter cutters.

All Our Mowers Cut Full Swaths—14-In., 16-In. and 18-In.

Strong, sturdy and substantial, yet easy to run and designed for a wide range of work. Built to give years of service at a big saving. Finished in gold and silver with black and red trimmings.

BEST COPY AVAILABLE

1927

The New "Cloverleaf" Model for Boys

The "Cloverleaf" lapel and the high 3-button coat is just coming into its own. We are one step ahead because we adapted this brand new style to boys' clothing. Here it is—made from an exceptionally strong, durable cloth. It is a nearly all wool, twilled cassimere with a smooth surface and shows no show signs of wear. Note, too, that it is a pleasing pattern in the ever popular powder blue color. Extra good workmanship and strongly sewed and reinforced. Two pairs of lined knickers means added economy—because they double the wear at small additional cost.

40K3195—Powder Blue .....

Sizes, 7 to 16 years. State size. Shipping weight, 4½ pounds.

Genuine Planert's Hockey Skates

The Popular "North Light"

Regular Advertised Price, $11.00

Hockey Skates for Men and Women

For Boys and Men. Sizes [illegible] Made also of all [illegible] Shipping wt., 4½ lb.

6K5063—Per pair .....

For Girls and Women. [illegible] Made also of [illegible] Shipping wt., 4½ lbs.

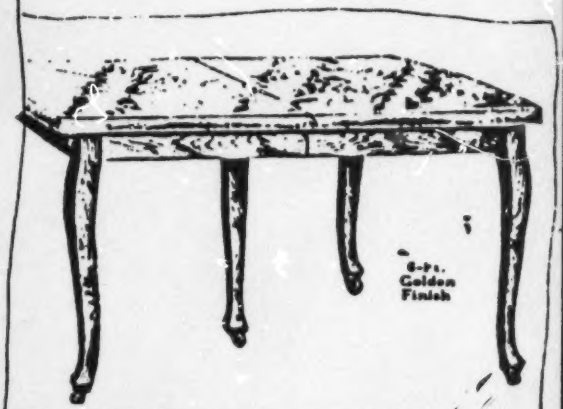
6K5064 Per pair

We particularly recommend this outfit for those who want everything needed to start them on their studies. The violin is a Mendelssonn model exceptionally well made. Two-piece figured maple back and scratch stained spruce top. Maple neck and scroll. Neatly inlaid purfling. Ebonized hardwood fingerboard, tail piece and pegs. Pegs are fitted so they will not slip. Bridge also fitted. Rich reddish color covered with spirit varnish. You'll wonder how we can sell this outfit for so little, as all attaches included are of unusual quality. Ordinarily the violin alone would cost a great deal more than we ask for the outfit. With it we include: One imported violin shaped case with nickel plated lock and clasps, half lined with felt; one Brazil wood bow, ebony nickel silver lined finger pearl eye, leather grip; one pure resin; one extra set of gut strings; one four-pce tuner; one chin rest; one fingerboard chart; one Guckert's Instruction Book; one "Young Violinist's Favorites"; one Japanned music stand. Equal value would cost $ elsewhere. Shipping weight, 14 pounds.

12K1085/8—Full size.....

Same as above, but in three-quarter size from 8 to 13 years old.

12K1083/4.....



Beautiful Queen Anne Style Dining Table

much less than you would pay at most retail stores for the same style, quality, Service, beauty, economy in these low priced tables. Constructed of SOLID OAK. It has the center pedestal which gives added strength and [illegible] It is strongly doweled, glued and bolted at all points. Comes in [illegible] golden or fumed finish. Size of top, 30x60 in. Opens to [illegible] Packed for [illegible] lowest transportation rates. Easily put together and from factory near CHICAGO. There's real saving here! Sold for

BEST COPY AVAILABLE

1982

Shop and Compare this

REAL VALUE

...you'll see why you can count on Sears

Our twill Trench Coat offers features not found in most other comparably-priced styles

- Water-repellent quality shell resists moisture and oily stains
- Double fabric on yoked back for warmth and extra moisture protection
- Permanent nylon lining in body and sleeves
- Zip-out liner has satin upper-half for ease in dressing; acrylic, wool and nylon lower-half for warmth
- Zip-out liner extends into sleeves

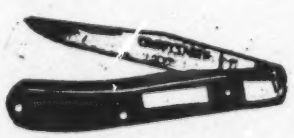
Short and Regular sizes

FABRIC, CARE: *Shell:* polyester and cotton twill, treated to resist moisture and oily stains. *Body and sleeve lining:* nylon. *Zip-out liner:* upper-half is satin acetate; lower-half is a blend of acylic, wool and nylon. Dry clean only.

DETAIL: Two slash pockets. Buckles and straps on sleeves. Belt with stay to hold belt to coat. Gun patch on right front. Open center vent in back. Button holds sleeve lining. Extra buttons included. Regular sizes about 42 inches long.

ORDER INFO: Sized to be worn over suit coat. Available in Short, Regular, Tall, Extra Tall, Big and Big-Tall sizes. *State appropriate even chest size from Size Chart at lower right.*

Size	(1) Tan	(2) Navy	Wt. lbs.	Wt. oz.	Price
Short	T45H21374F	.....	2	14	
Regular	T45H21304F	T45H21301F	3	...	
Tall	T45H21314F	T45H21311F	3	...	



Single-blade Lockback Knife

Ideal size for mechanic, hunter, sportsman. Measures 3¼ inches long when closed and has easy slide-lock release. Single beaver-tooth blade. Brass bolsters and linings. Black Delrin® plastic handle.

9 K 96074—Shipping weight 2 ounces.....

1982

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Machine washable 3-piece Suits

FABRIC. CARE: Polyester knit. Jacket, vest have nylon tricot lining. Mach. wash, warm; tumble dry.
DETAIL: Jacket: (1, 4) flap pockets, (2, 3) patch pockets. Slacks: flare-leg; center crease; waistband with metal clip closure; two slant pockets in front. Shirts sold on facing page.

Our best Figure Skates have top-grain leather uppers and leather lining for extra comfort and long wear

SHOE CONSTRUCTION: Top-grain leather uppers with form-fitting tongue. Uppers are leather lined for comfort and warmth. Long, firm heel counter with back stay for ankle support. Firm, reinforced, shape-retaining box toe. Hook and eyelet lacing with polyester laces. Lock-stitched composition rubber sole.
BLADE: One-piece chrome-plated hardened steel resists corrosion. Imported.
ORDER INFO: See Size Chart below, left.
Women's white. "B" medium width. *State size* 5, 6, 7, 8, 9 *or* 10 *when ordering.*
6 H 10352F—Shipping weight 5 pounds .....

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Perfed Sandal with ankle strap

UPPERS: Smooth urethane with urethane lining. Ankle strap with buckle adjusts fit. Perforated pattern on vamp and back quarter; delicate side cutouts accent vamp. Imported.

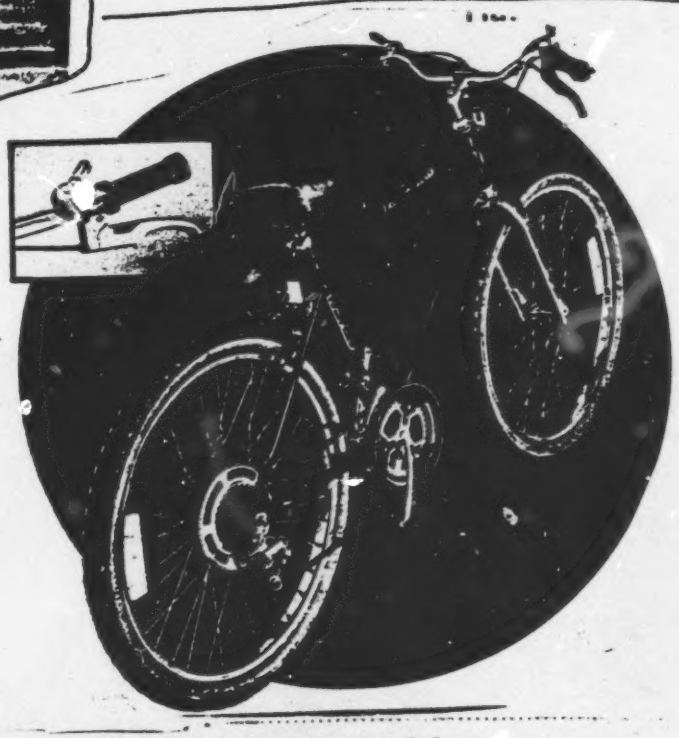
SOLES AND HEELS: Composition sole. Stacked-look, leather-covered slim heel measures 3 inches high. Heel pad.

SIZES, COLORS AND ORDERING INFO:

Women's medium sizes: 5½B, 6B, 6½B, 7B, 7½B, 8B, 8½B, 9B *and* 10B. *Please state size as listed.*

T 54 K 45881F—Pale gray
T 54 K 44781F—Cream
T 54 K 45581F—Navy
T 54 K 44881F—Light camel tan

Shipping weight 1 lb. 3 oz. .....



28-inch 10-speed Trail Bike with motorcycle-style brake levers and wide knobby tires for rugged off-road riding

SPEEDS, BRAKES: 10-speed derailleur gears with ratio: 36 to 96. Handlebar-mounted thumbshifters for fast gear shifts without removing hands from grips. Motorcycle-style brake levers and caliper sidepull handbrakes for sure stops.

WHEELS, TIRES: Chrome-plated steel rims. Wide knobby 26x2.125-in. sawtoothed tires.

FRAME, HANDLEBAR, SADDLE: Gusseted (reinforced) steel frame with red finish. 32-inch top bar height. Chrome-plated, motorcycle-type handlebar, flared for comfort and responsive steering. Black handgrips. Padded contoured racing saddle for riding comfort.

COMPONENTS: Black, rat-trap pedals. Fully reflectorized for night riding.

ORDER INFO: Partly assem. See Bike Info., warranty, p. 6( ). "N" Note, p. 532.

6 K 47383N—*Hts.* Shipping weight 52 pounds .....

1982

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CRAFTSMAN® Mower with 18-inch cutting path

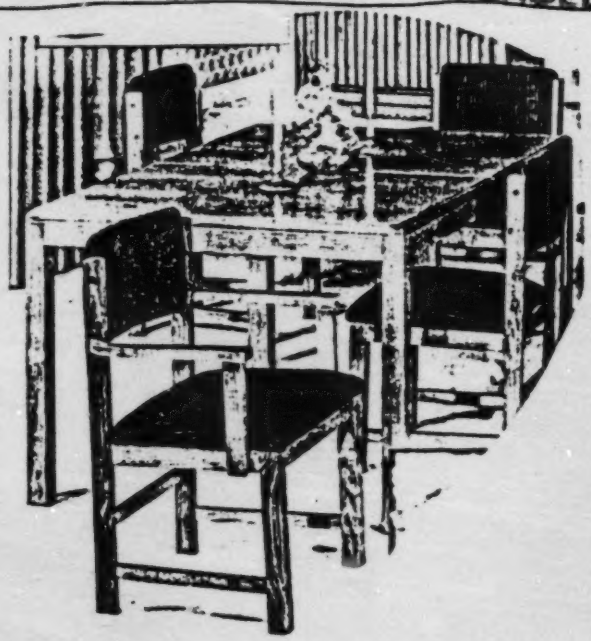
BLADES, REEL: Five alloy steel blades cut from ⅝ to 2¼ inches high. Shielded ball bearings and ⅝-inch diameter reel shaft.

FRAME, HANDLE: Steel frame with 3-in. curved steel shrub bar. Plated steel T-handle. Cast-metal wheels, 1½x10-in. diameter semi-pneumatic rubber tires. 7-section molded plastic roller.

ORDERING INFO: See grass catcher (B) at right and full one-year warranty (D) on page 967.

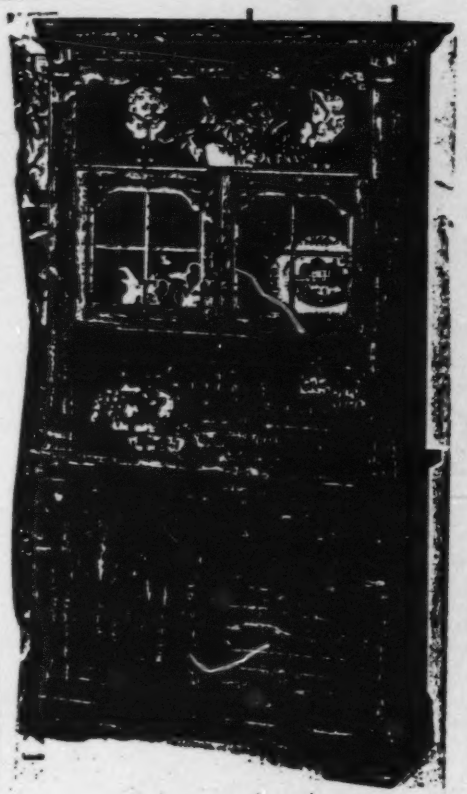
Shipping weight 30 pounds.

9 K 9164C .....



(C) Rectangular Table. Measures 60x40x30 inches high. 18-in. leaf.

1 H 24323N—Wt. 135 lbs. ..



Hutch. 43⅜x17½x45 in. high.

1 H 25412N—Wt. 103 lbs. .

Base. 41½x18⅞x31 inches hi

1 H 25411N—Wt. 143 lbs. ..

flowering vine

BASE, SHADE: Interior painted glass base has raised gesso flowering vine decoration; shirred pleated off-white fabric soft shade.

COLORS: 771–Royal Navy dark
566–Autumn Wheat lt.
705–Strawberry Wine
881–Straw

DIMENSIONS, ELECTRIC, ORDER INFO: See Note page 1298, "N" suffix note, p. 332. *State color number.* Table Lamp. 27 in. high, 19 in. diameter shade. 3 way switch controls 50–100–150 w. bulb. Wt. 15 lbs.

21 K 30192NH .....

Musical History

Our nation's history is reflected in our songs. We sing about our life - our successes and our failures. As the following songs are played, listen carefully and fill in the missing words.

As everyone knows, the tea tax was the spark that set off the revolutionary explosion. The colonists reacted with the Boston Tea Party on December 16, 1773. "The Rich Lady over the Sea" is perhaps the best of many songs about the tea part.

There was a _____ lady lived over the sea,
And she was an island queen;
Her daughter lived off in the _____ country,
With an ocean of water between,
With an ocean of water between.

The old lady's packets were filled with _____,
Yet never contented was she;
So she ordered her daughter to pay her a _____.
Of thruppence a pound on the tea.
Chorus

"O mother, dear mother," the daughter replied,
"I'll not do the thing that you ask;
I'm willing to pay a _____ price on the tea,
But never the thruppeny tax."
Chorus

"You shall!" cried the mother, and reddened with _____,
"For you're my own daughter, you see;
And it's only proper that daughter should _____
Her mother a tax on the tea."
Chorus

She ordered her servant to be called up
To wrap up a package of tea;
And eager for threepence a pound, she put in
Enough for a large family.
Chorus

She ordered her servant to bring home the tax,
Declaring her child must _____,
Or, old as she was, and woman most grown,
She'd half whip her life away.
Chorus

The _____ was conveyed to her daughter's own door,
All down by the oceanside;
But the bouncing girl poured out ever _____
On the dark and boiling tide.
Chorus

And then she called out to the island queen,
"O mother, dear _____," called she,
"Your tea you may have when 'tis stepped enough,
But never a tax from me."
Chorus

28

When the government could not meet the needs of its people, the private sector lent a hand as seen in "The Yankee Privateer."

Come listen, and I'll tell you how first I went to sea,
To fight against the British and win our _____.
We shipped with Captain Whipple, who never knew a fear,
The Captain of the Providence, the Yankee _____.

We sailed and we sailed and kept going
For not a British _____ could
o'ercome the privateer.

We went south'ard and suddenly did meet
Three British frigates - convoy to a West Indian fleet
Old Whipple put our lights out and
crawled upon their rear.
And not a soul suspected the _____ privateer.
Chorus

For ten long nights we followed, and ere the moon arose,
Each night a prize we captured beneath the Lion's nose,
And When the British looked th see why
ships should disappear,
They found they had in _____ the Yankee privateer.
Chorus

The biggest British frigate _____ round to give us chase,
But though we were the fleeter, Old Whipple didn't race
Until he'd raked her fore and aft, the lubbers
couldn't steer,
And then he showed the _____ the heels of the Yankee privateer.
Chorus.

After the War of 1812, the people faced many changes in their was of life and often had to make difficult decisions.

Since _____ are so hard, I've thought my true heart,
Of leaving my oxen, my _____, and my cart
And away to Wisconsin, a journey we'd go to double our fortune as other folks do.
While here I must labor each day in the field
And the Winter consumes all the summer doth yield.

Oh husband I've noticed with sorrowful heart
You've neglected your _____, your plough, and your cart.
Your sheep are disordered; at random they run,
And your new Sunday suit is now every day on.
Oh, stay on the farm and you'll suffer no _____.
For the stone that keeps rolling with gather no moss.

Oh wife, let's go. Oh, don't let us wait.
Oh, I long to be there. Oh, I long to be great!
While you some rich lady - and who knows but I
Some governor may be before that I die?
While here I must labor each day in the field
And the winter _____ all the summer doth yield.

Oh, husband, remember that land is to _____,
Which will cost you the labor of many a year,
Where horses, sheep, cattle, and hogs are to buy -
And you'll scarcely get settled before you must die.
Oh, stay on your farm and you'll suffer no loss,
For the stone that keeps rolling will gather no moss.

Oh wife, let's go. Oh don't let us stay.
I will buy me a farm that is cleared by the way,
Where _____, sheep, cattle, and hogs are not dear,
And we'll feast on fat buffalo half of the year.
While here I must _____ each day in the field,
And the winter consumes all the summer doth yield.

Oh husband, remember, that land of delight
Is surrounded by Indians who murder by night.
Your house they will_____ and burn to the ground,
Oh, stay on the _____, and you'll suffer no loss,
For the stone that keeps rolling will gather no moss.

Now wife, you've convinced me. I'll argue no more.
I never had thought of your dying before;
I love my dear children, although they are small, -
But you, my dear wife, are more _____ than all.
We'll _____ on the farm, and suffer no loss
For the stone that keeps rolling will gather no moss.

The westward expansion movement was climaxed when gold was discovered at Sutter's Mill in January of 1848. "The Fools of Forty-Nine" is a ballad telling of the race across the continent on land and water passages that merely led to death.

When gold was found in forty-eight, the people said 'twas gas,
And some were fools enough to think the lumps were only _____,
But they soon were satisified and started off to mine,
They bought a ship came round the _____ in the fall of forty-nine.
Then they thought of what they had been told,
When they started after gold,
That they never in this world would make a _____.

The poor, the old, the rotten _____ were advertised to sail,
To New Orleans with passengers, but they must come and bail,
The ships were crowded more than full, but some hung on behinc,
And others dived off from the warf and swam till they were _____.
Chorus

With rusty pork and stinking beef and rotten wormy bread
With captains too that never were as high as the mainmast head,
The steerage passengers would rave and swear they'd paid their passage
They wanted something _____ to eat besides the lowly sausage.
Chorus

And they begun to cross the plains with _____, holler and haul,
And steamers they began to run as far as Panama,
And there for months the people stayed that started after gold,
And some returned disgusted with the _____ they had been told.
Chorus

The people _____ on every route, they sickened and died like sheep,
And those at sea before they were dead were launched into the deep,
And those that died crossing the Plains fared not as well as that,
For a hole was dug and they was dumped along the terrible Platte.
Chorus

When Fort Sumter fell before the cannon of the rebellious South on April 12, 1861, the Northerners rallied. The war was on and the cost would be much greater than any had ever imagined. "Northern Bonny Blue Flag"

We're fighting for our _____,
We're fighting for our trust,
We're fighting for that happy land,
Where sleeps our fathers' dust.
It cannot be _____,
Though it cost us bloody wars,
We never can give up the land
Where floats the Stripes and Stars.

Hurrah! hurrah! For Equal _____, Hurrah!
Hurrah! for the good old flag,
That bears the Stripes and Stars.

We do not want your _____,
We care not for your slaves,
But rather than _____ this land,
We'll fill your Souterhn graves.
With Lincoln for our Chieftain,
We'll bear our country's scars,
We'll rally round the brave old flag
That bears the Stripes and Stars.
Chorus

Inventions changed many peoples lives. John Henry was a black steel driver who has become a folk hero in American history. According to legend, he took part in a contest during the construction of the Big Bend Tunnel of the Chesapeak and Ohio Railroad in West Virginia about 1870. As the song describes, John Henry made a bet with his forman that he could drive a deeper hole into rock with two hand hammers than the forman could with a new steam drill.

When John Henry was a little baby,
Sitting on his daddy's _____,
He grabbed a hammer and a little piece of _____,
Said: "This hammer'll be the death of me, oh Lord,
This hammer'll be the death of me."

Well, the captain said to John Henry,
"I'm gonna bring that _____ drill around,
I'm gonna take that steam drill out on the job,
I'm gonna whop that steel on down, oh Lord,
Gonna whop that steel on down.

John Henry said to his captian:
"A man ain't nothing' but a man,
But before I'll let your steam drill beat me down,
I'll die with the _____ in my hand, oh Lord,
Die with the hammer in my hand!"

John Henry said to his shaker,
"Now, shaker, why don't you sing?
Cause I'm throwing twelve pound from my hips on down
Just listen to that cold steel ring, oh Lord,
Just listen to that cold steel ring."

John Henry said to his shaker,
"Shaker, you'd better pray,
If I miss that little piece of steel,
Tomorrow'll be your buryin'day, oh Lord,
Tomorrow'll be your buryin' day."

One last song that reveals the work attitudes of the American people.

I don't want your millions, mister;
I don't want your diamond ring.
All I want is the _____ to live, mister;
Give me back my _____ again.

I don't want your Rolls-Royce, mister;
I don't want your pleasure _____;
All I want is food for my babies;
Give to me my old job back.

We _____ to build the country, mister,
While you enjoyed a life of ease;
You've stolen all that we built, mister;
Now our _____ starve and freeze.

Think me dumb if you wish, mister;
Call me green or blue or red;
This is one thing I sure know, mister:
My hungry babies must be fed.

I don't want your _____, mister,
I don't want your diamond ring.
All I want is the right to live, mister;
Give me back my job again.

Musical History: Reading Comprehension

1	2	3	4	5	6	7	8	9	10

1. If a privateer is a person in the military, put a B in space 2; if a privateer is a boat used for military purposes, put an S in space 5.

2. If the man who faced the decision about moving after the War if 1812 decided to move, put a G in space 6; if he stayed put an L in space 7.

3. If this same old man decided to stay because he was too old, put an N in space 4; if he decided to stay because he valued his wife and her opinions, put an F in space 2.

4. If people went west in 1848 because of the discovery of silver put a C in space 7; if it was because of gold, put a T in space 6.

5. If the old woman in "The Rich Lady over the Sea" was the colonies, put and R in space 1; if it was England, put an L in space 1.

6. If the daughter in "The Rich Lady over the Sea" was the colonies, put an E in space 9; if it was England, put an E in space 10.

7. If the cause of the ware in the Northern Bonny Blue Flag" was succession, put an I in space 3; if it was slavery and cotton, put an O in space 8.

8. If John Henry won the race, put an M in space 9; if he lost, put a Y in space 1.

9. If a 49er was a person who went west to find gold, put an S in space 4; if he was 49 years old, put an I in space 3.

10. If the daughter rebelled against a tax on tea; put an E in space 10; if she did not, put a Y in space 5.

Unscramble the letters from the blanks above to spell out the following word.

_____

My Town

A general view of the business life of New Haven is given in the following 1811 list. Based on the occupations and businesses in New Haven, what do you think was the general level of wealth of the people who lived there? Explain your answer. Write a paragraph about this town. What were the lives of the people who lived here like?

There were in New Haven:

29 businesses dealing in foreign commerce
41 stores of dry goods
42 grocery stores
4 ship equipment stores
2 wholesale hardware stores
3 wholesale dry goods stores
1 wholesale glass and china store
1 furrier's store
10 apothecaries stores
6 traders in lumber
1 trader in paperhangings
6 shoe stores
7 manufacturers of hats
5 hat stores
4 bookstores
3 ropemakers
2 sail lofts
1 shipyard
17 butchers
16 schools
12 inns
5 candlemakers
2 brass founders
3 brass workers
29 blacksmiths
1 bell founder
9 tanners
30 shoe and bootmakers
9 carriagemakers
7 goldsmiths
4 watchmakers
4 harnessmakers
5 cabinetmakers
50 carpenters and joiners
3 combmakers
4 Windsor-chair makers
15 masons
26 tailors
14 makers of barrels and corks
3 stonecutters
7 curers of leather
2 blockmakers
5 barbers
3 tinners
1 maker and repairer of wheels
1 leather dresser
1 nailer
2 papermakers
5 painting offices
2 bookbinders
5 bakers
2 newspapers published

There were also

6 clergymen
16 lawyers
9 practising physicians
1 surgeon

Prepare a list of businesses of your town or neighborhood from 50 or 100 years ago. Then make a list of the businesses that exist today. How have the lives of the people who live in your town changed? Explain your answer.

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Literature Activities

Literature reflects the view people have of their lifestyles. The following selections present three view of one's lifestyles.

MOTHER AND SON by Langston Hughes has been removed because it is copyrighted.

1. What is the crystal stair?
2. This mother's stairway hasn't been of crystal, what was her life like?
3. Why is this comparison of life to a stairway a good one?

II. After reading the short story, "The Parsley Garden," have students discuss the following questions.

1. Al certainly could have used a dollar-a-day job; his family was poor and his mother worked hard to support them. Why then did he refuse the job?

2. Al told his mother about stealing the hammer, about getting caught, and even about wanting to go back and try to steal it again. He

didn't have to tell her anything at all about the incident. What does his openness with her tell you about their relationship?

3. Why didn't Al accept his mother's dime and buy the hammer?

4. Al knew that stealing was wrong, and that Mr. Clemmer had not been as severe with him as someone else might ahve been. Still he hated him. Why?

5. Did Al's lifestyle have any influence on his actions? Explain.

TAUGHT ME PURPLE by Evelyn Tooley Hunt has been removed because it is copyrighted.

1. Who is the speaker in this poem? What does the poem reveal about the speaker's childhood?

2. What do you think is meant by the line, "My mother taught me purple"? What does the color purple represent?

3. What kind of woman was the speaker's mother? How did she spend her life?

4. What color might represent your lifestyle? Explain.

How To Handle A Disk

1. Avoid exposure to temperature extremes and stray magnetic fields.

2. Don't leave a diskette lying around where it can collect dust, dirt, and other contamination. Even a tiny dust particle passing between the head and diskette will scratch the oxide medium. Always return each diskette to its storage envelope.

3. Keep smoke, food, and drink away from area of use.

4. Don't touch the magnetic-oxide surface on the diskette, especially around the head-access slot in the jacket. Body oils in fingerprints can permanently destroy data.

5. Never write on a label already on a diskette with a ball point pen or pencil and do not erase. All of these can cause impressions in the diskette and the ink can run. If you need to write on a diskette, write with a soft felt tip pen (permanent, not water soluble). Try to write or type on the label before attaching it to the diskette.

6. Don't force a diskette into a disk drive or its storage envelope. If you encounter resistance, back out and try again. If you bend or fold a diskette, tiny pieces of oxide will flake away and render the diskette useless.

7. Don't store diskettes lying flat and on top of each other. Like phonograph records, store them vertically, in dust-tight containers.

The Budget Balance Challenge

Written and programmed by Eric and Linda Hyler, The Budget Balance Challenge is a computer simulation that allows students to answer questions about the type of lifestyle they wish to pursue. Based on their responses, dollar amounts are displayed at the end of the game. The calculations are done by the computer and students soon learn if their wants exceed their projected income. Although a few students may do well on the first playing, most find themselves in a financial hole and need to make some changes the second time.

Students may play the game individually. However, a new dimension can be added by pairing the students as if they were married. The game may be kept current or changed to fit geographic differences by changing the dollar amounts. Teachers may also wish to attach a printer to the computer so that students may have a hard copy of the final dollar amounts displayed by the computer. The use of the printer, however, has not been built into the program since many schools do not have access to one. Teachers may want to provide unannounced classroom rewards for those students who saved or contributed to a charity. (This could lead to a discussion of social responsibility.)

There is a worksheet that accompanies this game. Teachers may opt to have students complete this either before or after playing the game.

The BBC is written in Applesoft BASIC. It should be run on at least a 48K Apple II Plus or on at least a 48K Apple II that has either an appropriate language card or has Applesoft loaded. The operator should first boot the disk by typing PR#6 and then pressing <RETURN>. Next type CATALOG and press <RETURN>. Last type RUN BBC and press <RETURN> and follow the directions included in the game.

BBC Vocabulary

NAME_____

DIRECTIONS: Write definitions for the following words.

1. Savings_____

_____

2. Spouse_____

_____

3. Gross Income_____

_____

4. Net Income_____

_____

5. Gross Monthly Income_____

_____

6. Net Monthly Income_____

_____

7. Living Expenses_____

_____

8. Discretionary Income_____

_____

9. Deductions (taxes, insurance, union dues, etc.)_____

_____

Using the terms above, explain the following formula.

10. GMI - D = DI - LE = DI_____

_____

(Be careful not to confuse the DI's)

Search and Find Questions

BEST COPY AVAILABLE

NAME Answer Key

DIRECTIONS: Write in the appropriate word for each blank. The first letter is provided for you. You may want to check to see if you have selected the correct word by finding it in the Word Search. If the word you put in the blank is not listed either vertically, horizontally, or diagonally in the word search, you'd better try another word.

1. A plan for spending and saving is called a budget.
2. Services are non-material things which can satisfy some of the needs and wants of people.
3. Trading one good for another without using money is an example of barter.
4. Competition is a situation that exists when many sellers have the same product for sale in the market place.
5. A person who uses goods and services is a consumer.
6. The study of how people produce, distribute, and consume goods and services is known as economics.
7. Those who make or provide goods and services are called producers.
8. Goods and services are called commodities.
9. An example of a deduction from a worker's pay check could be union dues.
10. Three examples of needs would be food, shelter, and clothing.
11. Putting away of wealth for use at a later time is called savings.
12. Inflation is usually a period of rising prices and a time when the value of money goes down.
13. When a person gives up one thing to gain another, he is using the economic concept called trade off.
14. Another term for husband or wife is spouse.

15. Physical things that satisfy people's needs and wants are called goods.

16. The way a person lives in this country based upon income level and the amount of his spending and/or saving is called one's life style.

17. Your weekly or monthly cost of living is called living expenses.

18. Opportunity cost is the personal decision to have more of one good or service and therefore less or none of another good or service.

19. Fringe benefit those things other than salary or wages that an employer might provide. Examples might be a company car, partial or full payment of health insurance and traveling costs.

20. Money that households have left to spend or save after taxes are paid is known as disposable income.

21. Money that households have left to spend or save after living expenses is known as discretionary income.

22. Money taken from a paycheck for taxes, union dues, health insurance, pension plans, and the like are called deductions.

23. Money or other return received by an individual or organization is called income.

24. Payment for physical or mental labor each month is known as monthly income.

25. Money that is left after all taxes are deducted is called net income.

26. Taxes are paid to local, state, and federal governments by citizens and businesses to support the programs of those governments and to maintain public services.

27. Things that people desire, but do not need in order to live are called wants.

BEST COPY AVAILABLE

Search and Find Questions

NAME_____

DIRECTIONS: Write in the appropriate word for each blank. The first letter is provided for you. You may want to check to see if you have selected the correct word by finding it in the Word Search. If the word you put in the blank is not listed either vertically, horizontally, or diagonally in the word search, you'd better try another word.

1. A plan for spending and saving is called a b_____.
2. S_____ are non-material things which can satisfy some of the needs and wants of people.
3. Trading one good for another without using money is an example of b_____.
4. C_____ is a situation that exists when many sellers have the same product for sale in the market place.
5. A person who uses goods and services is a c_____.
6. The study of how people produce, distribute, and consume goods and services is known as e_____.
7. Those who make or provide goods and services are called p_____.
8. Goods and services are called c_____.
9. An example of a deduction from a worker's pay check could be u_____ d_____.
10. Three examples of n_____ would be food, shelter, and clothing.
11. Putting away of wealth for use at a later time is called s_____.
12. I_____ is usually a period of rising prices and a time when the value of money goes down.
13. When a person gives up one thing to gain another, he is using the economic concept called t_____ o_____.
14. Another term for husband or wife is s_____.

15. Physical things that satisfy people's needs and wants are called g_____.

16. The way a person lives in this country based upon income level and the amount of his spending and/or saving is called one's l_____ s_____.

17. Your weekly or monthly cost of living is called l_____ e_____.

18. O_____ c_____ is the personal decision to have more of one good or service and therefore less or none of another good or service.

19. F_____ b_____ those things other than salary or wages that an employer might provide. Examples might be a company car, partial or full payment of health insurance and traveling costs.

20. Money that households have left to spend or save after taxes are paid is known as d_____ i_____.

21. Money that households have left to spend or save after living expenses is known as d_____ i_____.

22. Money taken from a paycheck for taxes, union dues, health insurance, pension plans, and the like are called d_____.

23. Money or other return received by an individual or organization is called i_____.

24. Payment for physical or mental labor each month is known as m_____ i_____.

25. Money that is left after all taxes are deducted is called n_____ i_____.

26. T_____ are paid to local, state, and federal governments by citizens and businesses to support the programs of those governments and to maintain public services.

27. Things that people desire, but do not need in order to live are called w_____.

Search and Find Word List

BARTER
BUDGET
COMMODITIES
COMPETITION
CONSUMER
DEDUCTIONS
DISCRETIONARY INCOME
DISPOSABLE INCOME
ECONOMICS
FRINGE BENEFITS
GOODS
INCOME
INFLATION
LIFESTYLE
LIVING EXPENSES
MONTHLY INCOME
NEEDS
NET INCOME
OPPORTUNITY COST
PRODUCERS
SAVINGS
SERVICES
SPOUSE
TAXES
TRADE OFF
UNION DUES
WANTS

BUDGET BALANCE CHALLENGE

. . . . O P P O R T U N I T Y C O S T N
. . . . . W R . . . . O .
C O N S U M E R S . . . A . . . . I E .
L I F E S T Y L E E . N N . . . T M . .
. . . . . P . . L . O . T . . I O . . .
I . . . . . O B . I . . S S T C . . S .
. N . L . . A U T . S S T E N . . S E S
I . C . I S . E S C D I P I . . G . R .
. N . O O V R . I E F M Y . S N . E V T
. . F P M C I M E E O L . E I . C . I A
. . S L S E O N N C H . I V S U S . C X
B I . I A N . E G T . T A N D E . . E E
D U D . O T B . N E I S O O U . . . S S
. . D C . E I O . D X I R D B . . . . .
. . E G G . M O O . T P N . . A . . . .
. . . N E . . M N C . O E . . . R . . .
. . I . . T M . U . I . . N . . . T . .
. R . . . O . D . N . . . . S . . . E .
F . . . C . E . U . . T R A D E O F F R
G O O D S D N E T I N C O M E . S . . .

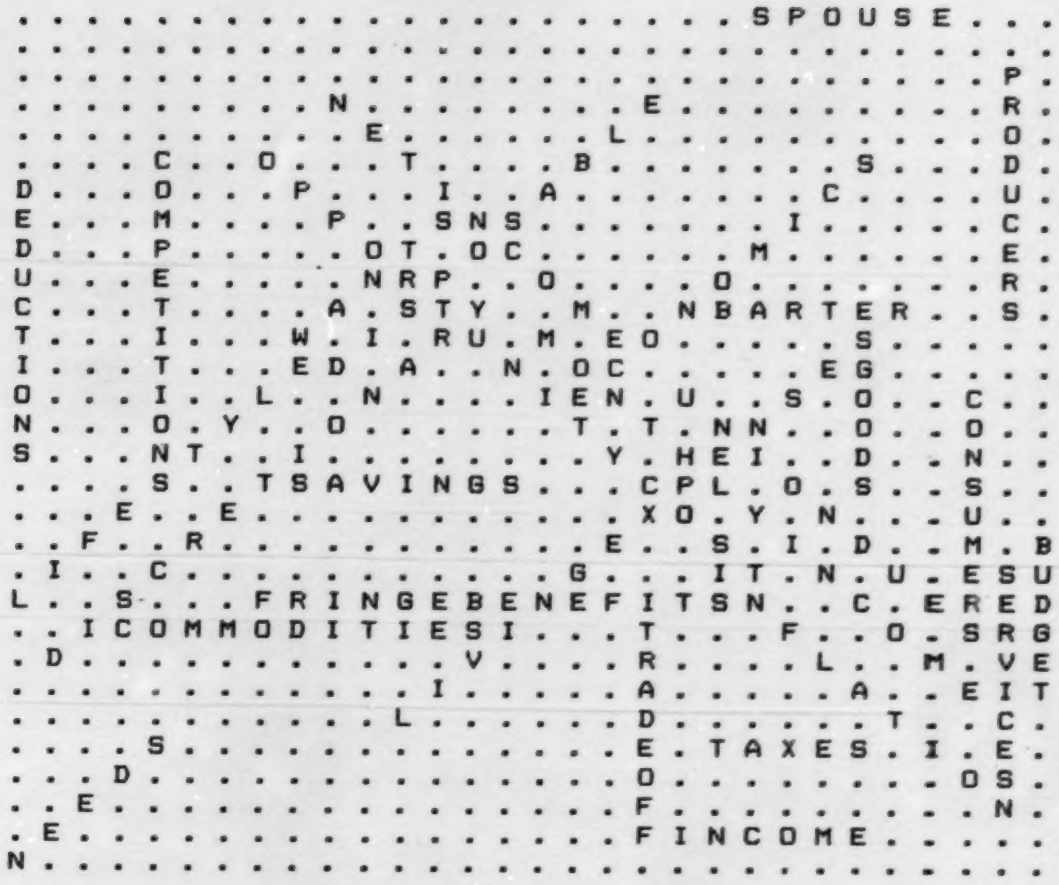
IF YOU WISH, YOU MAY INSERT A DITTO MASTER AT THIS TIME. PRESS THE RETURN KEY WHEN YOU WANT THE PUZZLE TO PRINT.

Search and Find

NAME_____

G S N F O P P O R T U N I T Y C O S T N
R U K H V C X F X N Q K W R A L I A O P
C O N S U M E R S G O F A M F S E I E B
L I F E S T Y L E E W N N R K Z T M R T
X U L J G P E M L Q O U T Y P I O O I P
I B K S N P O B W I J U S S T C I B S G
M N M L F V A U T V S S T E N D X S E S
I C C Y I S U E S C D I P I Y K G O R G
K N G O O V R D I E F M Y U S N M E V T
G X F P M C I M E E O L E E I M C M I A
J S S L S E O N N C H I I V S U S H C X
B I U I A N T E G T B T A N D E E F E E
D U D O O T B E N E I S O O U A J S S S
L X D C K E I O Q D X I R D B U T O P Y
F T E G G L M O O J T P N H H A T M C F
U Y H N E R I M N C C O E N B E R I F H
A P I A C T M S U T I Z G N X R P T I P
U R L F P O P D Q N Z Z S A S K T K E G
F I G F C U E I U T H T R A D E O F F R
G O O D S D N E T I N C O M E W S I H T

BUDGET BALANCE CHALLENGE



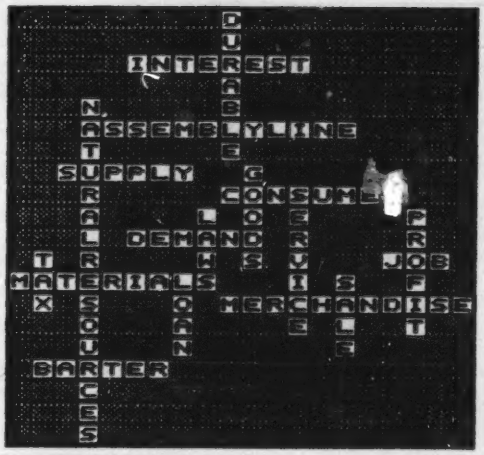
IF YOU WISH, YOU MAY INSERT A DITTO MASTER AT THIS TIME. PRESS THE RETURN KEY WHEN YOU WANT THE PUZZLE TO PRINT.

Search and Find

NAME _____

W U P F F S C O O J A K V A R Q R P I E F S P O U S E N U S
X T Q B H E B V B F M G B F J X V I K X U S Q J W S V D O W
E V M G P A A U A B X Q G W C A A G V H S V W P G K X B P K
M S D D F D W D N N V M R G Z X X S E B L J C J P D D N R X
X V X I J D D T W E E L T F M E D L J X H U T L F O W O O F
B F V E C K M O K D T T P G J B B L C W C J I K S K I L D E
D B H W O G W P P N X G I K U A M J E G I G N C V F N Z U E
E W K B M T X X C P L M S N S D E H U H A N I W N E F P C X
D R W L P W G P M I O T W O C T W S L G H M Z K P R X Y E X
U T R J E H G Y K X N R P P O O T R E M O P H J V M K H R B
C Q B T T S U A Y A B S T Y Y P M A Z N B A R T E R N W S T
T C H G I D M E W N I H R U J M C E O J W Z C Z S O Q F T I
I A L F T C V H E D N A T C N I O C N B S H Z E G I Q O F Z
O C Y Y I H L L O V N R E O R I E N T U U F S I O W B C F L
N Q K D O F Y V V O K A J O R Z T B T S N N A A O A A O E B
S A L B N T R G I I Y S P K A H V Y S H E I T O D H I N G M
V Z F H S U Z T S A V I N G S W Z T C P L P O S S H M S U V
B G S E R A E R S N A E F X L I T Q X O B Y S N L M Z U X S
K X F T C R G Q V A S I Y Y D Q S E A N S W I O D D H M A B
U I K K C M G X Y S C O L L N M G Q D Z I T N N Z U S E S U
L C M S P Z B F R I N G E B E N E F I T S N M L C V E R E D
L X I C O M M O D I T I E S I D O L T H S R F Y I O Z S R G
B D Q A T Y V M T R O A E V N D T Q R L Y S D L B W M T V E
X W U G E I W M Q L B J I J Y M M G A F J A V P A B W E I T
U Z A S I A W E B U N L Y M F V J S D O N V L S T T P W C Y
I O L H S L N I X U N H H Z J N S M E A T A X E S P I M E M
G P K D K T Y R H P C V T F V J M O O S U J W T J M S O S M
K F E L B P E L O W V S I J W X T U F D M P H O J V Z E N X
U E Q N H M A Q D X U E E X E D R V F I N C O M E P G D X S
N Q Z C T Y X R L Z H H L E X O T Y R Z I H U T A L Y S R T

ANSWERS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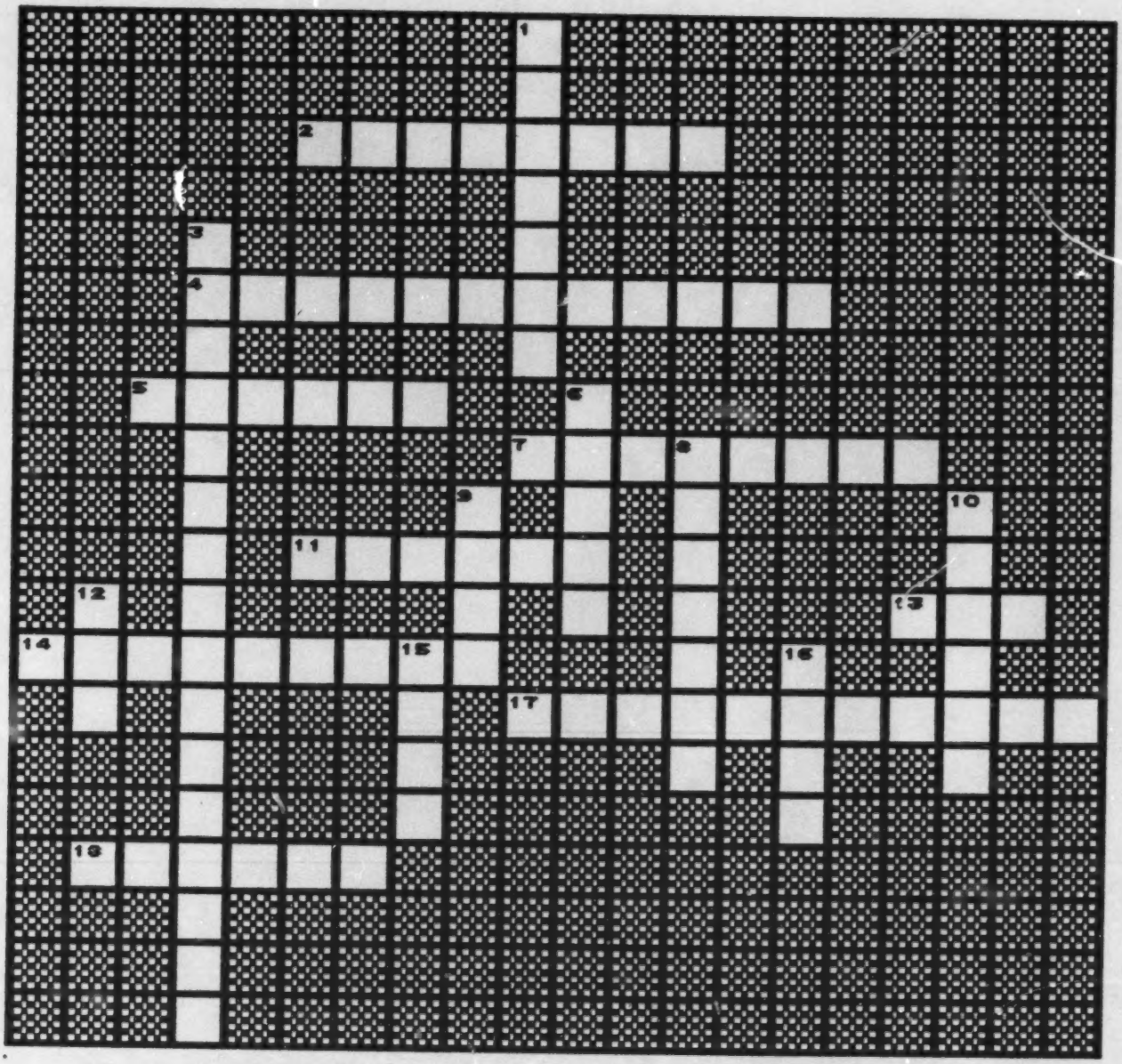


ACROSS CLUES

2. THE PRICE OF BORROWED MONEY.
4. WORK IS DIVIDED INTO VARIOUS PARTS FOR THE WORKERS.
5. AMOUNT OF GOODS AND SERVICES THAT ARE AVAILABLE AT A SPECIFIC TIME.
7. ANYONE WHO USES GOODS AND SERVICES.
11. AMOUNT OF GOODS AND SERVICES INDIVIDUALS ARE WILLING AND ABLE TO BUY.
13. POSITION OF EMPLOYMENT.
14. ANYTHING THAT PEOPLE USE TO HELP THEM IN THE PRODUCTION OF GOODS AND SERVICES.
17. ANOTHER NAME FOR GOODS.
18. AN EXCHANGE OR TRADE OF GOODS OR SERVICES MADE WITHOUT THE USE OF MONEY.

DOWN CLUES

1. LASTING IN SPITE OF HARD WEAR OR FREQUENT USE.
3. ALL PRODUCTS OF THE EARTH THAT ARE NOT MADE BY PEOPLE (LAND, WATER, AIR).
6. THE TANGIBLE MERCHANDISE AVAILABLE FOR CONSUMPTION IN THE MARKET.
8. WORK WHICH IS PERFORMED FOR OTHER PEOPLE.
9. RULES OF CONDUCT MADE AND ENFORCED BY A GOVERNMENT.
10. THE DIFFERENCE BETWEEN THE SALES REVENUE AND THE COST OF THE RESOURCES USED TO PRODUCE A GOOD.
12. THE INVOLUNTARY PAYMENT OF MONEY BY INDIVIDUALS TO GOVERNMENT.
15. THE MONEY BORROWED BY HOUSEHOLDS OR BUSINESSES FROM A BANK.
16. SPECIAL OFFERINGS OF GOODS AT REDUCED PRICES.

Buying on Time

NAME_____

Buying on time has certain advantages and certain disadvantages. One obvious disadvantage is that an item costs more when you add the finance charges. However, this arrangement of buying on time does allow the consumer to have the item desired now rather than having to save for it. This may cause one to make a needless purchase though.

Problem 1

You want to buy a stero set to take to college. It costs $1000. You could save your money from your summer job and buy it in August. However, when you go into the store, you discover that you can have the stero now and make payments on it for the next twelve months. You will have to pay a finance charge if you decide on the installment plan which means that the stereo will end up costing you more than $1000. You should fill out the following chart. The percent rate that is charged makes a difference in how much the total cost of the stereo will be. Figure the following:

Percent Rate	Original Cost	Finance Charge	Total Owed	Amount To Be Paid Each Month
10%	$1000	$100	$1100	$91.67
12%				
14%				
16%				
18%				
20%				

Now that you have finished figuring the cost of the $1000 stero set at different interest rates, decide what you would do. Would you wait and save for the stero set? Would you be willing to finance it at say 12% but not at 16%? Write a paragraph that says what you would do and your reasons for acting accordingly. You may want to write a "rough copy" first and then write your final paragraph in the space provided on the next page. Be sure to check your spelling and punctuation.

Solution to Problem 1

When I was your age . . .

✓ CHECK IF YOU REMEMBER WHEN THERE WERE NO:

	You	Your Parents	Grand-parents	Great-grand parents	Other:
Color T.V.'s					
talking pictures					
canned dog foods					
refrigerators					
atomic bombs					
spray cans					
Polaroids					
jets					
pocket calculators					
indoor bathrooms					
radios					
baby foods					
nylon zippers					
skate boards					
men on the moon					
fast food stands					
freeze dried foods					
frozen orange juice					
quadraphonic sound					
shopping malls					
hang gliding					
drivers' licenses					
junior high school					
electric can openers					
il spills					

BEST COPY AVAILABLE

NAME_____

In order to buy things you want, you must first get the money. In the world of high finance this known as "raising capital." Listed below are some ideas for raising capital. After reading these, write up your own ideas to share with the class. Write a paragraph that projects how much money you think you might make from any one of the ideas. Explain how you would spend the money.

IDEAS

1. Offer assistance in planting. Start your own spring yard cleaning business. Clean up the garden. Mow yards. $$

2. Cut out some shamrocks and take them to school on St. Patricks Day. Stand at the door and sell them to those who forgot to wear green.$$

3. Clean your mom and dad's golf clubs. Shine their golf shoes. Clean their golf balls. Pick up lost balls on the course and sell them. $$

4. Design a simple kite. Make up several samples and sell them. Advertise on the bulletin board at school.

5. Help with spring cleaning. Wash windows. Clean your closet. Sweep the garage and basement.

YOUR IDEAS

YOUR PARAGRAPH (Remember correct spelling, punctuation, and neatness.)

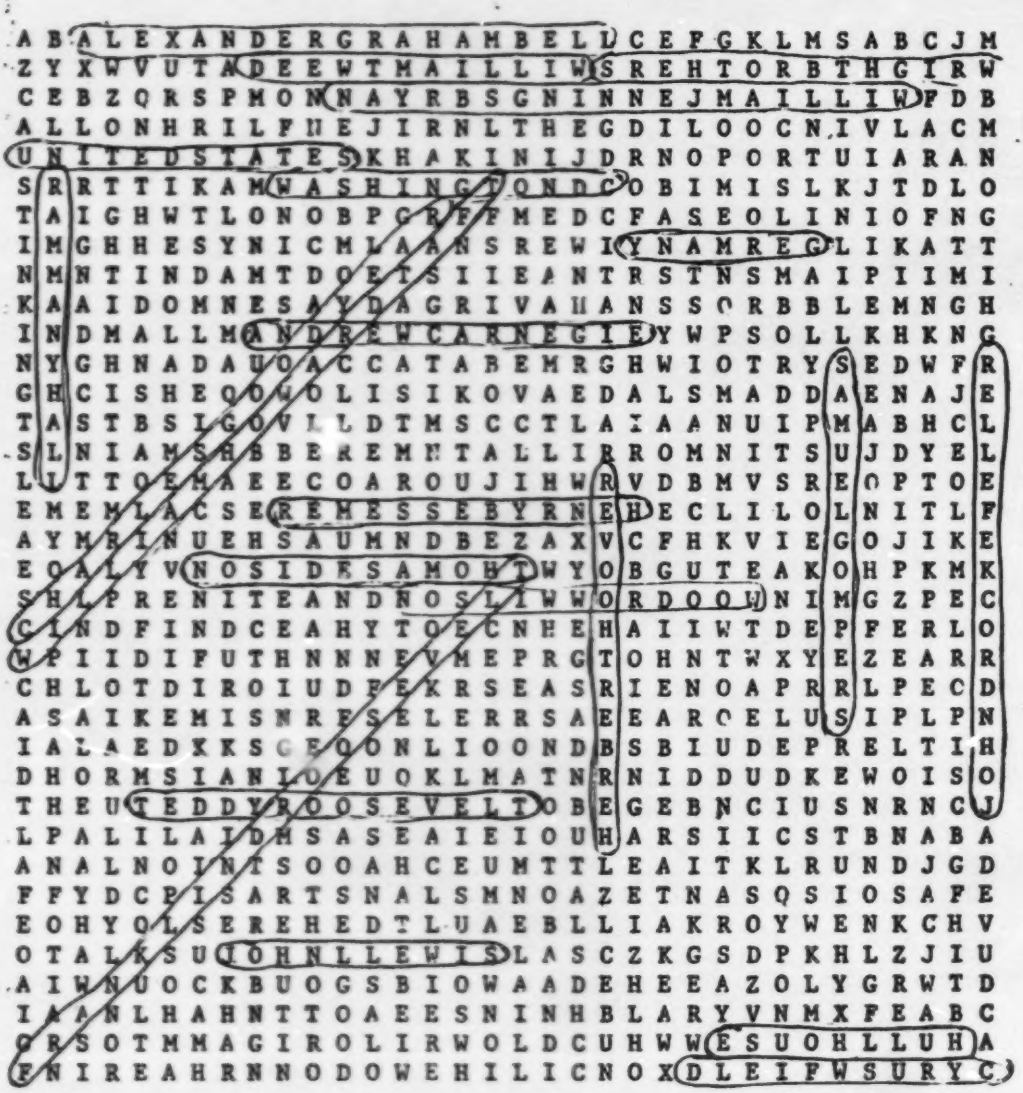
APPENDIX

All these and any others you can find.

IMPORTANT PEOPLE AND PLACES from the 1800's & 1900's

Search and Find
By: Tracey Russell

1. Charles Lindbergh
2. Samuel Gompers
3. Herbert Hoover
4. Teddy Roosevelt
5. Andrew Carnegie
6. Woodrow Wilson
7. Hitler
8. Washington D.C.
9. Germany
10. Kitty Hawk
11. Hull House
12. Vermont
13. United States
14. Tammany Hall
15. Franklin D. Roosevelt
16. Thomas Edison
17. William Howard Taft
18. Cyrus W. Field
19. Alexander Graham Bell
20. John L. Lewis
21. William Jennings Bryan



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Important People and Places Name _____

Search and Find

1. He gave the famous "Cross of Gold" speech. William Jennings Bryan
2. He developped synthetic rubber. Charles Goodyear
3. His intention was to aid the hard of hearing. Instead his invention is abused by millions of teenagers. Alexander Graham Bell
4. He was an important labor leader. John L Lewis
5. He founded Standard Oil Company. One grandson was Vice-President, and another was governor of Arkansas. John D Rockefeller
6. His efforts led to the laying of the Atlantic cable. Cyrus Field
7. He was known as the Wizard of Menlo Park. Thomas Edison
8. He came to this country as a poor boy from Scotland. He went on to found the company that we know today as U.S. Steel. He gave much of his fortune to the American people in the form of free public libraries, research grants, etc. Andrew Carnegie
9. Important labor leader who helped found the AFL. Samuel Compers.
10. Leader of Germany from 1933 - 1945. _____
11. Capital of the U.S. Washington, D.C.
12. He patented a cheap and easy method for making steel. Henry Bessemer
13. . . . . - __ .._ . . _ .. __ ___ . _ . . . . Samuel Morse.
14. He was commander of the Rough Riders and later went on to become President. Teddy Roosevelt
15. First American to fly across the Atlantic. His plane was named The Spirit of St. Louis. Charles Lindbergh
16. Jane Addams founded this place to help needy immigrants. Hull House

BEST COPY AVAILABLE

17. He was the only President to serve four terms. Franklin D. Roosevelt

18. This man's ambition was to be a member of the Supreme Court, but he ended up as President of the U.S. William Howard Taft

19. Place of the Wright Brothers famous flight. Kitty Hawk,

20. This was a place of political corruption in New York City. Tammany Hall

21. They owned a bicycle shop and made aviation history. Wright Brothers

22.- President at the end of World War I. He helped write the famous 14 Points which included formation of a League of Nations. Woodrow Wilson

23. This Republican President is blamed with causing the Depression. Herbert Hoover

Name

SHALL I ?

Take a look at the letter on the next page. As you can see, I am interested in borrowing money so that we can establish more CREATIVE PROGRAMMING CENTERS quickly. Write a computer program that will calculate what I need to know to make a wise decision. Remember that the banks calculate the interest monthly on the unpaid balance.

Present value of my loan	$30,000
Present interest rate	7.5%
80% of today's value	$60,000

On a 25 year repayment plan, what will my monthly payment be if I:

(a) stay with my loan of $30,000 at 7.5%

(b) refinance my home for $60,000 at 11%

What will it cost me in interest by the time I get the new loan paid off in 25 years?

How much will it cost me to borrow $30,000 by this method?

You will probably need to do some research before you start writing your program.

The following computer related activities are taken from Creative Computing for Young Minds: Yellow All Stars. Contact Director Henry Taitt, 604 6th St., Charleston, Ill. 61920, for more information.

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February 18, 1980

Mr. Henry A. Taitt
R.R.#5
Charleston, IL 61920

RE: Loan #9075-4
Preferred Customer Interest Discount

Dear Mr. Taitt:

Our Board of Directors has recently approved a special program for you, an existing mortgage customer in good standing. Your particular loan account has been paid down well below the original loan amount and, therefore, provides an excellent means by which you could easily obtain cash.

As you know, present market interest rates are indeed relatively high. Up until now, these high current interest rates may have discouraged you from refinancing your home to secure cash...cash that may be needed for any one of many reasons in this inflated economy.

We are pleased to announce that our Board of Directors has approved a special loan program in which our existing customers who are in good standing would be offered loan terms far below current market rates. Present mortgage rates are well above 12% and, in many areas, rates exceed 13½%! If you are interested in refinancing the above-captioned loan, the new loan rate now offered to you is 11%.

We invite you to visit our office to discuss an easy and timely refinance loan which is only limited to 80% of <u>today's value</u> of your home.

Even though you are welcome to apply for up to 80% of today's value of your home, we have for matter of example considered a refinance of the above-captioned loan that would gross $5,000 cash to you. If you were to refinance, your current loan balance would be paid in full with the proceeds of the new loan, the new loan would provide you with a gross of $5,000 new cash, and the monthly payment on the new loan would be $392.91 (principal and interest only @ 11% computed over a 25-year term, which is the maximum term on qualifying properties).

If you are interested in learning more about this very special offer made to our preferred customers, please contact me personally. We would be pleased to assist you in completing your application for this special refinance loan if you decide to take advantage of our offer to provide you with cash at below market rates.

Sincerely,

(Name omitted)

Vice President

Name

DEPOSITS

When you put money in a savings account it earns interest. This means the bank pays you for letting them use your money while it was deposited in their bank. How much they pay you depends on the following:

P = Principal (the amount you deposited)

T = Time (how many <u>years</u> you left the money in the bank)

R = Rate (the percentage they pay as interest for using your money one year)

I = Interest (the amount they pay for using your money)

I = P*R*T

this is how you can calculate the interest.

Deposits (2)

(1) If on January 1, 1982, you deposit $100 in a bank that pays 5%, how much interest will be due you on January 1, 1983?

(2) How much would be due if you asked for it on July 1, 1982?

(3) On September 1, 1983?

Many banks add the interest to your account four times a year and then pay you interest on the interest. This is called compounded quarterly interest. Some banks add the interest to your account daily.

(4) Write a program that asks you to INPUT the principal, rate, time in years, and whether the interest is compounded yearly, quarterly, or daily. Then have the program calculate the interest due you for the values you INPUTed.

Name _____

$1000000

If you wish to have $1000000 in tax free bonds by the time you are 45, how much do you have to save each year?

Write a program that will let you INPUT the following:

your age,

the average interest rate you expect your money to earn,

the age by which you want $1000000,

how often the interest will be added.

Name _____

BORROWING

Most persons who buy a car borrow money from a bank to do so. The bank lends the money (P) at an interest rate (R) for a time (T) . You agree to make a monthly payment (MP) until you pay back to the bank the principal you borrowed plus the interest which is compounded monthly on the unpaid balance.

Write a program that will ask you to INPUT P,R,T, and MP, and will calculate what your car really cost you when financed. The cost of paying for it on time (interest) is added to the purchase price.

Try it for a $6000 car at 15%. (You decide what monthly payment you wish to make.)

Try it for a house that costs $40,000 at 14½%.

Name

CAR

A new car that I am considering costs $6,549 and gets 32 miles per gallon of gas. The used car that I am considering costs $2,700 and gets 15 miles per gallon of gas.

Both cars use gas that on the average costs $1.43 a gallon. I will have to borrow the money at 18.5% in either case. I drive an average of 10,000 miles per year. Neglect the difference that may occur due to maintaining a used car as compared to a new car.

How soon will it cost me more to operate the used car than the new car? Create a program that will allow me to INPUT the cost of both cars, the price of gas, the mileage of each car, and the interest rate, so that I may use it for other car comparisons.

Name

INTEREST

If you deposit a penny a day into an account that pays 6% and compounds the interest daily, how much will you have in 5 years?

Write a program that asks you to INPUT the amount of your daily deposit (A), the rate of interest (R), and the number of years (Y) you do this.

Have it calculate the amount in your account (B=Balance) for any Y you request.

Try changing the amount you deposit daily.

What must you deposit daily to be a millionaire by the age of 40?

Bulletin Board

The following bulletin board shows the factors of production. You might want to design your own or have kids design and put one up on your classroom bulletin board.